Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 1 of 67

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Patrick	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Willingham	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 2816	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 2 of 67

D	ebtor 1 Patrick		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5938 S. Prairie Ave., Apt. 3S Number Street	Number Street
		Chicago Illinois 60637	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	Check one:	Check one:
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 3 of 67

De	ebtor 1 Patrick		Willingham		Case number (if kno	wn)	
	First Name	Middle Name	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrupt	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see a B2010)). Also, go to the top of				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's check may pay with a lineed to pay Individuals to li request that judge may, but he official por you choose the	entire fee when I file my pabout how you may pay. Typok, or money order If your a a credit card or check with a the fee in installments. If y Pay Your Filing Fee in Install the is not required to, waive y verty line that applies to you not option, you must fill out and file it with your petition.	oically, if you attorney is a pre-printer you choose allments (C ay request our fee, an ur family si	ou are paying the submitting you ed address. this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y in and attach t A). r if you are filin y if your incor unable to pay t	you may pay with cash, your behalf, your attorney he <i>Application for</i> ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Northern District of Illinois  Northern District of Illinois	When When	8/23/2013 MM / DD / YYYY 10/17/2014 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	13-33637 14-37642
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District Destrict D		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 4 of 67

Debtor 1 Patrick Willingham \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 5 of 67

Debtor 1 Patrick Willingham Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 6 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Patrick Willingham Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 9/6/2017 Executed on MM / DD / YYYY MM / DD / YYYY

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 7 of 67

Debtor 1 Patrick		Willingham	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Sean McNultv		Date	9/6/2017
	Signature of Attorney f	or Debtor	——— MI	M / DD / YYYY
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
				·
			Illinois	
	Bar number		State	

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 8 of 67

Fill in this information to identify your case:							
Debtor 1	Patrick		Willingham				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an	
amended filing	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,825.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,825.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	\$10,536.00
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$10,536.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$10,536.00 \$108,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u> </u>
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00 \$152,329.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00 \$152,329.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00 \$152,329.00 \$270,865.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00 \$152,329.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$108,000.00 \$152,329.00 \$270,865.00

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 9 of 67

Debtor 1 Patrick Willingham \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,783.43 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$108,000.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$108,000.00

9g. Total. Add lines 9a through 9f.

## Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 10 of 67

Fill in this	inforr	nation to identify your c	ase:							
Debtor 1		Patrick			Willingham					
Debtor 1		First Name	Middle N	lame	Last Name					
Debtor 2	! \									
(Spouse, if fil	ing)	First Name	Middle N	lame	Last Name					
United Sta	ites B	ankruptcy Court for the:	Northern		District of Illinois (State)					
Case num (If known)	ber									
Officia	ıl Fo	orm 106A/B							Check if this is an amended filing	
Sched	luk	e A/B: Prope	erty						12/1	
category v responsibl write your	vhere e for name	you think it fits best. I supplying correct infor and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	•	married people ate sheet to th	e are fili is form.	ing together, both a On the top of any a	re equally	
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	or Other Real Estate You	u Own or Ha	ve an I	nterest In		
			quitable interest	in an	y residence, building, land,	or similar pro	perty?			
<b>✓</b>		Go to Part 2								
	Yes.	Where is the property?								
				Wh	at is the property? Check al	I that apply.			claims or exemptions. Put	
1.1	Street address, if available, or other descri		other description	Single-family home				the amount of any secured claims on <i>Schedul</i> Creditors Who Have Claims Secured by Prope		
			·	Duplex or multi-unit building		Cu	rrent value of the	Current value of the		
				L	Condominium or cooperative Manufactured or mobile hom			tire property?	portion you own?	
				H	Land					
	Num	ber Street	_	Investment property			De	scribe the nature o	f your ownership	
				H	Timeshare			erest (such as fee s e entireties, or a life		
	City	State	Zip Code	H	Other		LIII		e estate), ii kilowii.	
				Wh	o has an interest in the pro	perty? Check		Check if this is co (see instructions)	mmunity property	
				one				]		
				느	Debtor 1 only					
					Debtor 2 only					
				L	Debtor 1 and Debtor 2 only					
				Ш	At least one of the debtors ar					
					ner information you wish to perty identification numbe		s item,	such as local		
If you	own (	or have more than one, li	ist here:	μ	porty ruo	·				
				Wh	at is the property? Check al	I that apply.			claims or exemptions. Put	
1.2	Ctroo	t address, if available, or	other description		Single-family home				red claims on Schedule D: ims Secured by Property.	
	Siree	i address, ii avaliable, or	other description		Duplex or multi-unit building				, ,	
					Condominium or cooperative	Э		rrent value of the tire property?	Current value of the portion you own?	
					Manufactured or mobile hom	ne	_		· · ·	
	Num	ber Street			Land		De	scribe the nature o	f vour ownership	
					Investment property		int	erest (such as fee s	imple, tenancy by	
	City	State	Zip Code	L	Timeshare Other		the	e entireties, or a life	e estate), if known.	
				L				Check if this is co	mmunity property	
				Wh one	o has an interest in the pro	perty? Check		(see instructions)		
					Debtor 1 only			ı		
					Debtor 2 only					
					Debtor 1 and Debtor 2 only					
				F	At least one of the debtors ar	nd another				
					ner information you wish to perty identification number		s item,	such as local		

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 11 of 67

Debtor 1			Willingham	_ Case numbe	r (if known)		
	First Name	Middle Name	Last Name				
1.3 <u>Street</u>	et address, if available, or oth		/hat is the property? Check all that applications and single-family home  Duplex or multi-unit building  Condominium or cooperative	oply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i> Current value of the entire property?  Current value of the portion you own?		
Nun City	nber Street State	Zip Code	Manufactured or mobile home  Land  Investment property  Timeshare Other	-	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.	
		[] [] [] 0	The has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another information you wish to add at	ther	Check if this is co (see instructions)  Such as local	mmunity property	
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: Il of your entries from Part 1, includere. Pre.	ling any entrie	s for pages		
<b>Do you ow</b> you own th	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-		
3.1	Make Model: Year:	Ford Explorer 2006	Who has an interest in the prope one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.	
	Approximate mileage: Other information:	120000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$4925.00	Current value of the portion you own? \$4925.00	
3.2	Make Model:		Check if this is community p instructions)  Who has an interest in the proper one.			claims or exemptions. Put ured claims on Schedule D:	
	Year: Approximate mileage:		Debtor 1 only Debtor 2 only			Current value of the	
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors and  Check if this is community p instructions)		entire property?	portion you own?	

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 12 of 67

nate mileage:		er (if known)	
nate mileage:	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Pared claims on <i>Schedule</i> sims <i>Secured by Property</i>
	Debtor 2 only	Current value of the	Current value of the
formation:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	At least one of the debtors and another		
	Check if this is community property (see instructions)		
	Who has an interest in the property? Check	Do not deduct secured	•
	one.	the amount of any secu Creditors Who Have Cla	
nate mileage:	Debtor 1 only		,
	Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
formation:	Debtor 1 and Debtor 2 only	——————	
	At least one of the debtors and another		
	Check if this is community property (see instructions)		
	Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedul</i>
nate mileage:	Debtor 2 only		, ,
· · · · · · · · · · · · · · · · · · ·	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	At least one of the debtors and another		
ormation:			
ormation:	Check if this is community property (see instructions)		
formation:	,	Do not deduct secured claims or exemptio	
formation:	Who has an interest in the property? Check		
formation:	Who has an interest in the property? Check one.	the amount of any secu	red claims on <i>Schedule</i>
	Who has an interest in the property? Check one.  Debtor 1 only		red claims on <i>Schedule</i>
nate mileage:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule ims Secured by Propert  Current value of the
	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propen
nate mileage:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule ims Secured by Properturent value of the
orma		Who has an interest in the property? Check	instructions)

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 13 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living Room Set \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Costume Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2900.00 for Part 3. Write that number here .....

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 14 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 15 of 67

Deb	tor 1 Patrick First Name	Middle Name	Willingham Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	ble and non-negotiable in checks, promissory notes	, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:	a to someone by signing o	delivering them.	
21.	Retirement or pension Examples: Interests in II		), thrift savings accounts, c	r other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
	<u> </u>	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No  Yes	Issuer name and description:			

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 16 of 67

Debt	or 1 Patrick First Name	Middle New		Case number (if known)	
24.		Middle Nar	unt in a qualified ABLE program, or under a	auglified state tuition program	
24.	26 U.S.C. §§ 530(b)(1),			i quaimeu state tuition program.	
	No			14 II 0 0 0 504/ )	
	Yes	n name and description	on. Separately file the records of any interests.1	11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu exercisable for your be	•	operty (other than anything listed in line 1),	and rights or powers	
	. □ Na	enent			
	✓ No  Yes. Describe				
	L ree: 2 see:e				
26.	Detente conveighte to	radomarka trada aa	serete and other intellectual preparty		
20.			ecrets, and other intellectual property proceeds from royalties and licensing agreeme	ents	
	No				
	Yes. Describe				
	_				
27.	Licenses, franchises, a	and other general in	ntangibles		
	Examples: Building perm	nits, exclusive licenses	s, cooperative association holdings, liquor licer	nses, professional licenses	
	<b>✓</b> No				
	Yes. Describe				
Mor	ney or property owed	i to you?			Current value of the
Mor	ney or property owed	l to you?			portion you own?
Mor	ney or property owed	i to you?			
	ney or property owed  Tax refunds owed to yo				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to yo No Yes. Give specific int	<b>ou</b> formation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to yo  No Yes. Give specific int about them, in you already file	formation cluding whether id the returns		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to yo  No Yes. Give specific int about them, in	formation cluding whether id the returns			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to yo  No Yes. Give specific inf about them, in you already file and the tax yes  Family support	formation cluding whether d the returns ars		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to yo  No Yes. Give specific inf about them, in you already file and the tax yes  Family support	formation cluding whether d the returns ars	ousal support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to your No Yes. Give specific into about them, in you already file and the tax year  Family support  Examples: Past due or lue.	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State:  Local:  rorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to yo  No Yes. Give specific inf about them, in you already file and the tax yea  Family support  Examples: Past due or lu	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to your No Yes. Give specific into about them, in you already file and the tax year  Family support  Examples: Past due or lue.	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State:  Local:  rorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to your No Yes. Give specific into about them, in you already file and the tax year  Family support  Examples: Past due or lue.	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State:  Local:  rorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to your No Yes. Give specific into about them, in you already file and the tax year  Family support  Examples: Past due or lue.	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State:  Local:  rorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to your No Yes. Give specific into about them, in you already file and the tax year  Family support  Examples: Past due or lue.	formation cluding whether dithe returns ars	ousal support, child support, maintenance, div	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to your No Yes. Give specific infabout them, in you already file and the tax year  Family support  Examples: Past due or lu  No Yes. Give specific infa	formation cluding whether d the returns ars	ousal support, child support, maintenance, div	State:  Local:  rorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to yo  No Yes. Give specific infabout them, in you already file and the tax yea  Family support  Examples: Past due or lu  No Yes. Give specific infa  Other amounts someor  Examples: Unpaid wages	formation cluding whether od the returns ars	payments, disability benefits, sick pay, vacation	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to yo  No Yes. Give specific infabout them, in you already file and the tax yea  Family support  Examples: Past due or lu  No Yes. Give specific infa  Other amounts someor  Examples: Unpaid wages Social Security	formation cluding whether od the returns ars		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to yo  ✓ No  Yes. Give specific infabout them, in you already file and the tax yea  Family support  Examples: Past due or lu  ✓ No  Yes. Give specific infa  Other amounts someor  Examples: Unpaid wages Social Security	formation cluding whether od the returns ars	payments, disability benefits, sick pay, vacation	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to yo  No Yes. Give specific infabout them, in you already file and the tax yea  Family support  Examples: Past due or lu  No Yes. Give specific infa  Other amounts someor  Examples: Unpaid wages Social Security	formation cluding whether od the returns ars	payments, disability benefits, sick pay, vacation	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 17 of 67

Deb	tor 1 Patrick		Willingham	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disa		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the ins of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		ry of a living trust, expect	n someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
33.	Claims against third		you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims  No Yes. Describe	d unliquidated claims o	f every nature, including counterd	laims of the debtor and rights	
35.	Any financial assets  No Yes. Describe	you did not already list			
36.		-	om Part 4, including any entries fo	. • .	
Part	5: Describe Any E	Business-Related Pr	operty You Own or Have an Ir	nterest In. List any real estate in F	art 1.
37.	Do you own or have a	ıny legal or equitable iı	nterest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you al	ready earned		
	✓ No Yes. Describe				
39.	Examples: Business-re	rnishings, and supplies lated computers, softwar	re, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, є	electronic devices
	No Yes. Describe				
	-				

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 18 of 67

Deb	tor 1 Patrick	Willingham	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	<del>}</del>	
	<b>✓</b> No			
	Yes. Describe			
44		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnersh	ine or joint ventures		
42.		ps of Joint Ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific	Table of Sharp.	/c c. cp.	
	information about them			
13	Customer lists mailing	lists, or other compilations		
40.	_	nsts, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Desci	ribe		
44.	Any business-related	property you did not already list		
	No			
	Yes. Give specific			_
	information			_
		<del></del>		
		-		
45 A	dd the deller velve of a	II of very outside from Dout E. including any outside for name	very being etteched	
		ıll of your entries from Part 5, including any entries for pages y r here		
<u> </u>				
Part		arm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	ii you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishin		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			
	-			

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 19 of 67

Deb <sup>-</sup>		Villingham	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es. and tools of trade		
	_	.,		
	✓ No			
	Yes. Describe			
	Francisco California de Califo			
50.	Farm and fishing supplies, chemicals, and feed			
	<b>✓</b> No			
	Yes. Describe			
	<del></del>			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No			
	Yes. Describe			
	L rest December.			
			Г	
	dd the dollar value of all of your entries from Part 6, including			
<b>•</b>	art o. Write that humber here			
	Describe All Durante Very Over an Ulava are last annual	-4 i Th -4 V Did	NIALI IAL AL AL	
Part			Not List Above	
53.	Do you have other property of any kind you did not already I	ist?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54 A	dd the dollar value of all of your entries from Part 7. Write that	at number here	1	•
J4. A	du the donar value of all of your entires hom raft 7. write the	at number nere		,
Part	8: List the Totals of Each Part of this Form			
Tait	c. Elst the Totals of Edolff dit of this form			<del></del>
55. <b>I</b>	Part 1: Total real estate, line 2		<b>&gt;</b>	
56.	part 2 total vehicles, line 5	\$4925.00		
67 <b>D</b>	last 2: Tatal mayaanal and hayaahald itama line 15	<del>94923.00</del>	<del>_</del>	
5/.P	art 3: Total personal and household items, line 15	\$2900.00	_	
58. <b>P</b>	art 4: Total financial assets, line 36			
59 1	Part 5: Total business-related property, line 45		<del>_</del>	
			<u> </u>	
60. I	Part 6: Total farm- and fishing-related property, line 52		<u>_</u>	
61. I	Part 7: Total other property not listed, line 54			
62 -	Fotal personal property. Add lines 56 through 61			
02.	Total personal property. Add intes 50 tillough 61.	\$7825.00	Convenience la susa substated N	+ \$7825.00
			Copy personal property total	
				\$7825.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 20 of 67

Debtor 1 Patrick		Willingham	Case number (if known)		
	irst Name	Middle Name	Last Name		

#### Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items						
Do you own or h	Current value of the portion you own?  Do not deduct secured claims or exemptions.						
6.2. Household go	ods and furnishings						
No							
Yes. Describe	Bedroom Set	\$1000.00					
6.3. Household go	ods and furnishings						
No							
Yes. Describe	Dining Room Set	\$300.00					
6.4. Household go	ods and furnishings						
No							
Yes. Describe	Misc. Household Goods	\$100.00					
7.2. Electronics							
No							
Yes. Describe	Two Televisions	\$500.00					

		Case 17-26657		09/06/17 cument	Entered 09/06/17 1 Page 21 of 67	1:30:14	Desc Main
Fill i	n this inforr	nation to identify your case	:				
Deb	tor 1	Patrick First Name	Middle Name	Willingha Last Nan	-		
	otor 2 use, if filing)	First Name	Middle Name	Last Nan	ne		
Unit	ted States B	ankruptcy Court for the: No	orthern	District of Illine	pis		
Cas	e number			(Sta	te)		
`	•	Form 106C					Check if this is an amended filing
Sc	hedule	e C: The Proper	ty You Claim	as Exen	ıpt		04/16
as e addi For stat the tax- und you	xempt. If r itional pag each item e a specif amount o exempt re er a law to r exemption	nore space is needed, fil jes, write your name and n of property you claim ic dollar amount as exe f any applicable statute etirement funds—may	out and attach to the case number (if knowns as exempt, you must empt. Alternatively, yory limit. Some exempte unlimited in dollanto a particular doll the applicable statut	is page as ma wn). st specify the you may clair aptions—sucl r amount. Ho ar amount an	amount of the exemption yn the full fair market value as those for health aids, rowever, if you claim an exe	you claim. C of the proprights to rec mption of 1	erty being exempted up to ceive certain benefits, and
1.		of exemptions are you cla	-		,		
		are claiming state and fede		•	S.C. § 522(b)(3)		
	You a	are claiming federal exemp	tions. 11 U.S.C. § 522(b	0)(2)			
2.	For any pr	roperty you list on Schedul	e A/B that you claim as	s exempt, fill ir	the information below.		
		ription of the property and hedule A/B that lists this	Current value of the portion you own		the exemption you claim one box for each exemption.	Specif	ic laws that allow exemption

Copy the value from Schedule A/B

\$700.00

\$1,000.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$ 

 $\overline{\mathbf{V}}$ 

\$700.00

\$1,000.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Brief

Brief

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

☐ No☐ Yes

**Living Room Set** 

**Bedroom Set** 

06

06

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 22 of 67

Debtor 1 Patrick Willingham Case number (if known)
First Name Middle Name Last Name

t 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief	<b>\$200.00</b>	_	735 ILCS 5/12-1001(b)
description:  Dining Room Set	\$300.00	\$300.00	
Line from		100% of fair market value, up to any	_
Schedule A/B: 06		applicable statutory limit	
Brief description:	\$100.00		735 ILCS 5/12-1001(a)
Used Clothing		\$100.00	_
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$100.00	\$100.00	
Cell Phone Line from School to A/R: 07		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 07 Brief		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	725 II CS 5/12 1001/b)
description:	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Two Televisions			_
Line from  Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief	40.00		735 ILCS 5/12-1001(b)
description:	\$0.00	<b>₹</b>	
Other financial account, Prepaid Debit Card		100% of fair market value, up to any	_
Line from <i>Schedule A/B:</i> 17		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$100.00	\$100.00	
Misc. Household Goods  Line from  Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$100.00	<b>1</b>	70012000712 1001(8)
Misc. Costume Jewelry		\$100.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief	Φ4.005.00	_	735 ILCS 5/12-1001(c); 735 ILCS
description: Ford Explorer, 2006	\$4,925.00	<b>₹</b> 0	5/12-1001(b)
Line from		100% of fair market value, up to any	_
Schedule A/B: 03		applicable statutory limit	

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 23 of 67

		DC	Cument Page 23 01	07		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Patrick First Name	Middle Name	Willingham Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
		Northern	District of Illinois			
Case number			(State)			
Official	Form 106D					Check if this is an amended filing
Schedu	ule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
1. Do any No.	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to to the state of the st	·		es, write your
List all separat	· '=	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
EVANS City Who ov De De At and Ch	s Name AVIS ST STE 260 ber Street  TON IL 60201 State ZIP Code wes the debt? Check one. btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors d another eck if this claim relates a community debt	2006 Ford Explorer As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	made (such as mortgage or secured a as tax lien, mechanic's lien) a lawsuit ight to offset)	\$10,536.00	\$4,925.00	<u>\$5,611.00</u>
Date d	ebt was <u>9/2016</u> ed	Last 4 digits of accou	nt number0901			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$10,536.00

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 24 of 67

Fill in t	his inforn	mation to identify your o	case:					
Debtor	1	Patrick		Willingham				
Debtor	. 2	First Name	Middle Name	Last Name				
(Spouse,		First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n				(-1313)				
Offic	ial Fo	orm 106E/F				Che	ck if this is an	amended filing
Sch	nedu	ıle E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other p Form 10 claims the ent known) Part 1	arty to a 06A/B) a that are ries in the control of	any executory contract and on Schedule G: Exe listed in Schedule D: ( he boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and U Creditors Who Hold Clai		executory contract a). Do not include a ce is needed, copy	s on <i>Schedu</i> any creditors the Part yo	le A/B: Prop s with partia u need, fill it	erty (Official Ily secured cout, number
lis As C	ist all of sted, iden s much a ontinuation	ntify what type of claim it as possible, list the claim on Page of Part 1. If mo	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured clain ority and nonpriority amounts, list that of ording to the creditor's name. If you had a particular claim, list the other creditors as for this form in the instruction bookle	claim here and show we more than two p s in Part 3.	both priority	and nonprior	ity amounts.
, the state of the		, , , , , , , , , , , , , , , , , , , ,	,		,	Total claim	Priority	Nonpriority
2.1	Campbel	II, Latausha		Last 4 digits of account number		\$0.00	\$0.00	\$0.00
	Springfiel City Who ince Debt Debt At lea	Illinois State  urred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only ast one of the debtors ar ck if this claim relates aim subject to offset?	nd another	When was the debt incurred?  As of the date you file, the claim is apply.  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injurintoxicated  Other. Specify Other	u owe the y while you were			
	ILLINOIS			Last 4 digits of account number	4031	\$108,000.	00 <u>\$41,876.0</u> 0	\$66,124.00
	<u>509 S 6T</u>			When was the debt incurred?	1/2014			
	Number	Street		As of the date you file, the claim is	: Check all that			
	Debt Debt Debt At lea	FIELD Illinois State urred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only ast one of the debtors ar ck if this claim relates aim subject to offset?	nd another	apply.  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injurintoxicated Other. Specify	u owe the			

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 25 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page Priority Total Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount 2.3 Lee, Levera \$0.00 \$0.00 \$0.00 Last 4 digits of account number \_ Priority Creditor's Name When was the debt incurred? n/a 100 s grand ave e Number Street As of the date you file, the claim is: Check all that Contingent 62704 Springfield Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only **✓** Type of PRIORITY unsecured claim: Debtor 2 only ✓ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another government Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify **✓** No

Yes

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 26 of 67

Willingham Debtor 1 Patrick Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago Parking \$34,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify \_\_ Is the claim subject to offset? Yes **DIVERSIFIED CONSULTANT** 4.2 \$1,367.00 Last 4 digits of account number Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD When was the debt incurred? 6/2017 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: ATT U-**✓** No Other. Specify **VERSE** FIRST PREMIER BANK \$441.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2015 Jefferson Capital Systems, LLC PO Box 7999 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Is the claim subject to offset? Other. Specify \_ No Yes

## Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 27 of 67

Debtor 1 Patrick Willingham Case number (if known)
First Name Middle Name Last Name

Part 2			Total claims
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	ILDHFS Nonpriority Creditor's Name	Last 4 digits of account number D497	\$108,000.00
	509 S. 6TH STREET  Number Street	When was the debt incurred? 1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SPRINGFIELD Illinois 62701	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify InstallmentLoan	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	Illinois Tollway	Last 4 digits of account number	\$355.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
	Davidada Crava	Unliquidated	
	Downers Grove     Illinois     60515       City     State     Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	L J ROSS ASSOCIATES IN	Last 4 digits of account number 5254	\$184.00
	4 UNIVERSAL WAY	When was the debt incurred? 7/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	JACKSON Michigan 49202	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	<b>✓</b> No	Other. Specify ORIGINAL CREDITOR: COMED	
	Yes		

## Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 28 of 67

Debtor 1 Patrick Willingham Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.7	PANGEA/PROP	g,	
4.7	Nonpriority Creditor's Name	Last 4 digits of account number 543	\$800.00
	c/o Jennifer Dean 640 N Lasalle # 638	When was the debt incurred? 8/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60654	— Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify UnknownLoanType	
	<b>✓</b> No		
	Yes		
4.8	Robert Morris University Illinois	Land A distriction and a second second	\$443.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ110.00
	401 S. State Street  Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Suite 120	Contingent	
	Chicago Illinois 60605	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	불	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.9	SAFCO		\$6,739.00
4.5	Nonpriority Creditor's Name	Last 4 digits of account number 5401	ψ0,739.00
	6700 N Andrews Ave # 5	When was the debt incurred? 12/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Lauderdale Florida 33309	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	···	
	Debtor 1 and Debtor 2 only	Student loans  Obligations group out of a concretion agreement or	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
		debts  Other. Specify 060 Automobile	
	Is the claim subject to offset?  No	Other. Specify060 Automobile	
	IV I INC		

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 29 of 67

Debtor 1 Patrick Willingham Case number (if known)

First Nai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpor	ses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$108,000.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$108,000.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$152,329.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$152,329.00	

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 30 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Patrick		Willingham	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(,	

Official	Form	106G
----------	------	------

Check if this is an
amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1 Paper Street Rea	alty, LLC		Residential Lease, Other.
Name			Month to Month Lease
1641 W. Carroll	Ave		
Number	Street	<u> </u>	
Chicago	Illinois	60612	
City	State	Zip Code	

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 31 of 67

			DC	cument i	ige 51	01 01
Fill in t	this infor	mation to identify your o	ase:			
Debto	r 1	Patrick		Willingham		_
Diliti	. 0	First Name	Middle Name	Last Name		
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name		-
United	I States B	ankruptcy Court for the:	Northern	District of Illinois		
Case r	number			(State)		
(If know		_				-
						Check if this is an
Ott:	امام	Form 10611				amended filing
OIII	Ciai	Form 106H				
Sch	edul	e H: Your Cod	lebtors			12/15
0.4.1.			lea Pable (come de			lete and accurate as possible. If two married people are
the ent	tries in t					is needed, copy the Additional Page, fill it out, and number ny Additional Pages, write your name and case number (if
1. D	o you ha	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse	as a codeb	otor.)
·	_					
	Yes					
			lived in a community pro kico, Puerto Rico, Texas, W			munity property states and territories include Arizona, California,
	No. 0	Go to line 3.				
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at t	the time?	
	_ 🔽	No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	I in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zic	Code	
		•				
3. In	Column	1, list all of your codel	otors. Do not include you	spouse as a codeb	tor if your	spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 32 of 67

Fill in this inform	nation to identify	your case:				
	trick		Willingh		_	
	st Name	Middle Name	Last Na	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) Fire	st Name	Middle Name	Last Na	ime	·   ¬	An amended filing
				-		A supplement showing post-petition chapter
United States Ban the:	ikrupicy Court for	Northern	District of Illin_ (St	ate)		expenses as of the following date:
Case number				,	_   .	
(If known)						MM / DD / YYYY
Official Fo	rm 106I					
Schedule	I: Your In	come				12/
information abouspouse. If more sonumber (if know	ut your spouse. I space is needed	f you are separated and , attach a separate she y question.	l your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your em	nployment		Debtor 1			Debtor 2
information.		Foots and the				
•	ore than one job,	Employment status	Employ			Employed
attach a separa information abo			Not Em	iployed		Not Employed
employers.		Occupation				
Include part tim	ne, seasonal, or	Employer's name	Whalen Sec	curity of Illinois, I	ıc.	
		Employer's address	1699 S. Ha	ınley Road.		
or homemaker,	ay include student , if it applies.		Number Stre	et		Number Street
			Saint Louis		63144	-
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give D	Oetails About N	there?				
Part 2: Give D	Details About N					
Estimate month spouse unless yo	nly income as of to ou are separated.	there?  Ionthly Income  he date you file this form	-			vrite \$0 in the space. Include your non-filing
Estimate month spouse unless you If you or your nor	nly income as of to ou are separated.	there?  fonthly Income  he date you file this form  more than one employer,	-	nformation for a	ll employers fo	or that person on the lines below. If you need
Estimate month spouse unless you If you or your nor	nly income as of to but are separated. n-filing spouse have	there?  fonthly Income  he date you file this form  more than one employer,	-	nformation for a		
Estimate month spouse unless you fi you or your nor more space, atta	nly income as of to but are separated. In-filing spouse have toch a separate sheet	there?  fonthly Income  he date you file this form  more than one employer,	combine the in	nformation for a	ll employers fo	or that person on the lines below. If you need
Estimate month spouse unless you ff you or your nor more space, atta	nly income as of to but are separated. In-filing spouse have toch a separate sheet	there?  Ionthly Income  the date you file this form  e more than one employer, et to this form.  Iry, and commissions (before a calculate what the monthly to	combine the in	nformation for a	ll employers fo	or that person on the lines below. If you need

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 33 of 67

Debtor 1Patrick First Name Middle Name	Willingham Last Name	Case number known)	(if	
THOU TELLS	24011441110	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$2,090.90		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$239.27		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00	<u> </u>	
5d. Required repayments of retirement fund loans	5d.	\$0.00	<u> </u>	
5e. Insurance	5e.	\$0.00	<u> </u>	
5f. Domestic support obligations	5f.	\$628.36	<u> </u>	
5g. Union dues	5g.	\$60.02	<u> </u>	
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	-5f + 5g 6.	\$927.64		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$1,163.26		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
Sc. Family support payments that you, a non-filing spouse, of dependent regularly receive	•	<del></del>		
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	its 8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: Other - Prorated Income T	•	\$704.75 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	Г	\$704.75		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$1,868.01 +	=	\$1,868.01
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomma		
Specify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$1,868.01 Combined
13. Do you expect an increase or decrease within the year after No.  Yes. Explain:	r you file this form?			monthly income
L 163. Expiair.				

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 34 of 67

		Docu	ument Page 34 of 6	7	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Patrick First Name	Middle Name	Willingham Last Name		
Debtor 2 (Spouse, if filing)				Check if this is:  An amended filing	na
	First Name Bankruptcy Court for t	Middle Name he: Northern	Last Name District of Illinois	브	howing post-petition chapter 13
	sankruptcy Court for t	ne. Northem	(State)	expenses as of	the following date:
Case number (If known)				MM / DD / YYYY	<del></del>
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	- kpenses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include f people other	No			
than yourself and dependents	_	Yes			
· ·					
	_	ng Monthly Expenses			
_	of a date after the b		you are using this form as a supplication of the state of	•	-
		on-cash government assistance ed it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		<b>\$100.00</b>
	uded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 35 of 67

Debtor 1 Patrick Willingham Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$131.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$80.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$125.00
11. Medical and dental expenses	11.	\$75.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$325.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$107.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	10	<b>\$0.00</b>
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 36 of 67

Debtor 1 Patrio			Willingham	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expense	es.				\$1,418.00
	nes 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$1,418.00
22c. Add lir	ne 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	ome.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$1,868.01
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$1,418.00
23c. Subtract your monthly expenses from your monthly income			ncome.			\$450.01
The re	esult is your monthly ne	et income.			23c	<del></del>
			pan within the year or do you nodification to the terms of y			

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 37 of 67

Fill in this information to identify your case:							
Debtor 1	Patrick		Willingham				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)		_	(State)				

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Patrick Willingham	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/6/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 38 of 67

Fill in	n this info	ormation to identify your o	case:					
Deb	tor 1	Patrick First Name	Middle Na	Willingha ame Last Nan				
	tor 2 use, if filing)	First Name	Middle Na	ame Last Nan				
Unit	ed States	Bankruptcy Court for the:	Northern	District of Illing				
Case (If kno	e number own)			(Sta	te)			
Of	ficial	Form 107				_		Check if this is a amended filing
		ent of Financia	al Affairs fo	or Individuals	Filing for	Bankru	ptcv	04/1
Be a infor num	s compl mation. ber (if k	ete and accurate as po If more space is need nown). Answer every q	essible. If two ma ed, attach a sepa uestion.	rried people are filing rate sheet to this forn	together, both and the top of	are equally r	esponsible for s	
Pari	Giv	e Details About Your	Marital Status a	and Where You Lived	Before			
1.	What i	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have ye	ou lived anywhere	other than where you l	ve now?			
	✓ No	o es. List all of the places yo	ou lived in the last	3 years. Do not include	where you live no	w.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number Street	:		From
	Ci	ty State	Zip Code		City	State	Zip Code	
					Same as I	Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number Street	:		From
	Ci	ty State	Zip Code		City	State	Zip Code	
3.	and territ	he last 8 years, did you e tories include Arizona, Calif . Make sure you fill out S	ornia, Idaho, Louisia	ana, Nevada, New Mexico	, Puerto Rico, Texa			mmunity property states

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 39 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$23239.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$23732.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$7994.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK \$1,200.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$1,200.00 For last calendar year: (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (January 1 to December 31, 2015

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 40 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 41 of 67

1	Patrick				llingham	Case number (	(if known)
	First Name		Middle Name	Las	t Name		
nsic orp gen	lers include your orations of whic	relatives; a h you are a for a busir	any general partners an officer, director, p ness you operate as	; relatives of any person in control,	general partners; pa or owner of 20% of	artnerships of which y or more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
·	No Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
i	Insider's Name						
Ī	Number Street						
-	City	State	Zip Code				
•	Insider's Name						
i	Number Street						
	City	State	Zip Code				
insid Inclu	ler? de payments on	-	for bankruptcy, o		y payments or tra	nsfer any property o	n account of a debt that benefited an
·	No Yes. List all pay	ments tha	t benefited an ins	der.			
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
į	Number Street						
_	City	State	Zip Code				
	Insider's Name						
į	Number Street						
•	City	State	Zip Code				

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 42 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 43 of 67

Debt	tor 1 Patrick	Willingham	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action the	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 44 of 67

Debtor 1	Patrick	Willingham	Case number (if known)	
	First Name Middle Name	Last Name		
1.4 VA/S-	thin 2 years before you filed for benkrupte	ov did vou give ony gifte or contrib	surions with a total value of more than \$60	) to any obsrity?
14. Wi	_	ey, and you give any gifts or contrib	outions with a total value of more than \$60	o to any charity?
✓	No			
	Yes. Fill in the details for each gift or con	tribution.		
	Gifts or contributions to charities	Describe what you cont		Value
	that total more than \$600		contributed	
	Charity's Name			
	Number Street			
	City State Zip Cod			
art 6:	List Certain Losses			
		or since you filed for bankruptcy,	did you lose anything because of theft, fire	e, other disaster, or
gai	mbling?			
✓	No			
	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance	coverage for the loss Date of your	Value of property
	how the loss occurred	Include the amount that i		lost
		pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>	
		A.D. Hoperty.		
				-
art 7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.			
✓	res. I ill ill the details.			
		Description and value o transferred	f any property  Or transfer  was made	t Amount of payment
	Semrad Law Firm	Attorney's Fee - 350.00	9/6/2017	\$350.00
	Person Who Was Paid	Attorney's Fee - 350.00	9/0/2017	
	11101 S. Western Avenue			
	Number Street			
	Chicago Illinois 60643			
	City State Zip Cod			
	English the Provide Control			
	Email or website address			
	Person Who Made the Payment, if Not You	 I		
	Person Who Was Paid			_
	Number Street			
	-			
	City State Zip Cod	e		
	Email or website address			
			The state of the s	
	Person Who Made the Payment, if Not You			

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 45 of 67

Debt		Patrick		Willingham	_ Case n	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed o you deal with your credi not include any payment or	tors or to make payme		behalf pa	ay or transfer	any property to	anyone	who promised to
	$\overline{V}$	No Yes. Fill in the details.							
				Description and value of any transferred	property		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your be	usiness or financial af and transfers made as s	ecurity (such as the granting of a se					
				Description and value of prop transferred	perty	Describe any payments recin exchange	property or eived or debts p	paid	Date transfer was made
		Person Who Received Tran	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code u						
		Person Who Received Trans	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code u						
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		l you transfer any property to a se	elf-settle	d trust or simi	lar device of wh	ich you	are a
		Yes. Fill in the details.		Basadawa		a turn of the			Date
				Description and value of the	; property	y transferred			Date transfer was made
		Name of trust							

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 46 of 67

Debtor 1 Patrick Willingham Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 47 of 67

Debtor 1 Patrick Willingham \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

## Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 48 of 67

Deb		Patrick				lingham	C	ase number <i>(i</i>	if known)		
		First Name	N	liddle Name	Last	t Name					
26.	Hav	e you been a part	/ in any judicia	al or administra	ative procee	ding under	any environm	ental law? Ir	nclude settlemer	nts and order	rs.
		No Yes. Fill in the det	ails.								
				•	Court or age	ency		Nature	of the case		Status of the case
		Case title			Court Name			_			Pending
				. <u>-</u>				_			On appeal
		Case number		_	NumberStree			_			Concluded
				(	City	State	Zip Code				
Par	11:	Give Details Al	oout Your Bu	siness or Co	nnections	to Any Bu	siness				
27.	Witi	A member of A partner in a An officer, di	etor or self-em a limited liabil a partnership rector, or man at least 5% of bove applies.	aployed in a tra ity company (L aging executive the voting or ed Go to Part 12.	de, professi LC) or limited e of a corpo quity securiti	on, or other d liability pa ration ies of a corp	r activity, eithe artnership (LLF poration	r full-time or <sub>l</sub>		ny business?	
	Ш	res. Offect all the	αι αρριγ αυυν				usiness. ure of the busi	200	Employer Ider	atification nu	mbor Do not
					Descri	be the nati	are or the busi	iless	include Socia		
		Business Name			_				EIN:		
		Number Street			- Name	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code					From	То	
					Descri	be the natu	ure of the busi	ness	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookke	oper	Dates busines	ss existed	
		City	State	Zip Code	- Name	or account	ant of bookke	eper	From	То	
					Descri	pe the nati	ure of the busi	ness	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			– Name	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code	_				From	To	

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 49 of 67

Deb	otor 1 Patrick		Willingham	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you file creditors, or other parties.	ed for bankruptcy, did ye	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details bel	OW.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Name		IVIIVI/DD/ 1111	
	Number Street		_	
			_	
	City State	Zip Code		
Pari	t 12: Sign Below			
		n fines up to \$250,000,	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of D	0		Signature of Debtor 2
	Date 9/6/201	7		Date
			Et a contab Affat a facilitate to	1 - 1 - EV 1 1 1 1 1 - 1 - 1
	Did you attach additional page	es to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	<b>✓</b> No			
	Yes			
ı	Did you pay or agree to pay so	meone who is not an at	torney to help you fill out b	ankruptcy forms?
	No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Page 50 of 67 Document

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		North	ern District of Illinois		
In re	Patrick Willingham		(	Case No.	
	Debtor				(If known)
			(	Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATTO	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the t	iling of the petition in bankrup	tcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid	I to me was:			
	<b>J</b> Debtor	Otl	ner (specify)		
3	. The source of the compensation paid	I to me is:			
	<b>✓</b> Debtor	Otl	ner (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other pe	rson unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with a		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all aspe	ects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	cial situation, an	d rendering advice to the debto	or in determinin	g whether to file a petition in
	b. Preparation and filing of any	oetition, schedu	es, statements of affairs and pl	an which may b	pe required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation he	aring, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested b	oankruptcy matt	ters;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follow	ving services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement f	or payment to n	ne for representation of the
	9/6/2017		/s/ Sean	McNulty	
	Date		Signature o	of Attorney	
			Semrad L	aw Firm	
			Name of		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 55 of 67

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Willingham, Patrick	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Th knowledge		y that the attached list of creditors is tru	ue and correct to the best of their
Date:	9/6/2017	/s/ Willingham, Pa Willingham, Patric Signature of Deb	ck

ILLINOIS DCFS 509 S 6TH ST SPRINGFIELD, IL, 62701

ILDHFS 509 S. 6TH STREET SPRINGFIELD, IL, 62701

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

SAFCO 6700 N Andrews Ave # 5 Fort Lauderdale, FL, 33309

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

PANGEA/PROP c/o Jennifer Dean 640 N Lasalle # 638 Chicago, IL, 60654

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

L J ROSS ASSOCIATES IN 4 UNIVERSAL WAY JACKSON, MI, 49202

Campbell, Latausha 100 s grand ave e Springfield, IL, 62704

Lee, Levera 100 s grand ave e Springfield, IL, 62704

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602 Illinois Tollway PO Box 5544 Chicago, IL, 60680

Robert Morris University Illinois 401 S. State Street Suite 120 Chicago, IL, 60605

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 59 of 67

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 60 of 67

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to  $\S$  726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/6/2017	0
Signed:		
/s/ Patri	ck Willingham	
atre	el Wellighan	/s/ Sean McNulty
Debtor(s		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 63 of 67

Debtor 1 Patrick		ingham ( Name	Case number (if known)	
First Name Part 6: Answer These Que	Middle Name Last estions for Reporting Purposes	ivaine		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual property of the No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily but money for a business or investigation of the No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts your debts.	rimarily for a personal, usiness debts? Busine estment or through the	family, or household p ess debts are debts that e operation of the busin	urpose." t you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapte  Yes. I am filing under Chapter 7. expenses are paid that fund  No. Yes.	. Do you estimate that aft		ditors?
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	0 🗒	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	Lhave examined this natition, and	I declare under nenalt	y of perium that the info	ormation provided is true and
I have examined this petition, and I declare under penalty of perjury that the information provided is true an correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, o of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fit out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, oboth. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				e, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill 342(b). specified in this petition. By or property by fraud in
To a second of the second of t	Signature of Debtor 1	1	Signature of Debtor	2
The state of the s	Executed on 9/6/2017 MM / DD / Y		Executed on	MM / DD / YYYY

#### Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Page 64 of 67 Document

Fill in this info	rmation to identify your ca	se:			
Debtor 1	Patrick		Willingham		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Casa number			(State)	_	
Case number (If known)		······································		<del></del>	
Official	Form 106Dec			<del>,</del>	Check if this is an amended filing
		≃ ndividual Debto	or's Schedules	•	12/15
16 tours us suui sul	name our film at a satisfic	r, both are equally respons	-12-1	A. T	
U.S.C. §§ 152, Part 1: Sigr	1341, 1519, and 3571. n Below				
Did you p	ay or agree to pay somed	one who is NOT an attorne	y to help you fill out bank	ruptcy forms?	
<b>☑</b> No					Tellina veryor i riba
Yes.	Name of person	<del></del>	Attach Bankruptcy P Signature (Official Fo	Petition Preparer's Notice, Declaration, and orm 119).	About A Arram
					Trydamon, is
	nalty of perjury. I declare are true and correct.	that I have read the summ	nary and schedules filed v	with this declaration and	Y C THAIRMAN Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y
	ck Willingham	Willeykon	*		-
Signature of	of Debtor 1	1	Signature	of Debtor 2	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 9/6/2017

# Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 65 of 67

Debtor 1 Patricl		Middle News	Willingham	Case number (ffknown)
FIISLIN	arie	Middle Name	Last Name	en e
28. Within 2 y	rears before you filed fo or other parties.	or bankruptcy, did y	you give a financial staten	nent to anyone about your business? Include all financial institutions
✓ No Yes.	Fill in the details below.			
			Date issued	
Nam	е		MM/DD/YYYY	_
Num	ber Street			
City	State	Zip Code	<u></u>	
Part 12: Sign	Below			
a bankrupto	cy case can result in fir	les up to \$250,000,	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debto	r 1	7	Signature of Debtor 2
	Date 9/6/2017			Date
Did you atta	ch additional pages to	Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
✓ No				
Yes				
Did you pay	or agree to pay someo	ne who is not an at	ttorney to help you fill out	bankruptcy forms?
<b>☑</b> No				
Yes. Na	me of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 66 of 67

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Willingham, Patrick	Case No	
Debtor(s)		Case No.	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MA	TRIX
Th knowledge.	e above named Debtors hereby veri	fy that the attached list of creditors is t	rue and correct to the best of their
Date:	9/6/2017	/s/ Willingham, I Willingham, Pati Signature of De	

## Case 17-26657 Doc 1 Filed 09/06/17 Entered 09/06/17 11:30:14 Desc Main Document Page 67 of 67

Debt	or 1	Patrick		Willingham	Case number (if known)	
		First Name	Middle Name	Last Name	THE PROPERTY OF MARIE AND ASSESSED ASSESSED AND ASSESSED ASSESSEDA	
16.		Iculate the median family in		ou. Follow these st	eps:	
	16a	a. Fill in the state in which you	live.	Illinois		
	16t	b. Fill in the number of people	in your household.	1	<del></del>	
	160	<ul> <li>Fill in the median family inco household using the link specified in the</li> </ul>	•	To 1	find a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$50,765.00
17.	Hov	w do the lines compare?	,		and also be available at the barmaptey clerk's office.	
	17a	a. Line 15b is less than or under 11 U.S.C. § 1325	equal to line 16c. On th (b)(3). <b>Go to Part 3.</b> De	e top of page 1 of to NOT fill out <i>Calcul</i>	his form, check box 1, <i>Disposable income is not determined lation of Disposable Income</i> (Official Form 122C-2).	
	17b	b. Line 15b is more than ling U.S.C. § 1325(b)(3). Go form, copy your current	to Part 3 and fill out	Calculation of Disp	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part	3:	Calculate Your Commitm	nent Period Under	11 U.S.C. §1325	(b)(4)	
18.		py your total average monthl	=			\$2,783.43
19.	De c	duct the marital adjustment nmitment period under 11 U.S.	if it applies. If you are C. § 1325(b)(4) allows	married, your spous you to deduct part o	e is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a	a. If the marital adjustment does	s not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b	o. Subtract line 19a from line	18,			\$2,783.43
20.	Cal	culate your current monthly	income for the year. F	follow these steps:		
	20a	a. Copy line 19b.				\$2,783.43
		Multiply by 12 (the number o	f months in a year).			x 12
	20b	o. The result is your current mo	nthly income for the yea	r for this part of the	form.	\$33,401.16
	20c	c. Copy the median family incor	ne for your state and siz	ze of household fror	n line 16c.	\$50,765.00
21.	How	w do the lines compare?				
	図	Line 20b is less than line 20c. commitment period is 3 years.	Unless otherwise order Go to Part 4.	ed by the court, on t	the top of page 1 of this form, check box 3, The	
		Line 20b is more than or equal 4, The commitment period is	ll to line 20c. Unless oth 5 years. Go to Part 4.	erwise ordered by th	ne court, on the top of page 1 of this form, check box	
art 4	: 5	Sign Below				
		By signing here. I declare under	or populty of porium that	the information of	this statement and in any attachments is true and correct.	**************************************
		by signing note, I decide unde	herially of perjury that	the mothation on ∧	this statement and in any attachments is true and correct.	
		/s/ Patrick Willingham	Fatrak Willey	hom s	×	
		Signature of Debtor 1	1		Signature of Debtor 2	
		Date 9/6/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
		If you checked 17a, do NOT fill fyou checked 17b, fill out For above.	l out or file Form 122C- m 122C-2 and file it wit	2. h this form. On line	39 of that form, copy your current monthly income from line	14